

**TITLE: METHOD AND APPARATUS FOR VERIFICATION/AUTHORIZATION  
BY CREDIT OR DEBIT CARD OWNER OF USE OF CARD  
CONCURRENTLY WITH MERCHANT TRANSACTION**

**ABSTRACT:**

A method and apparatus designed for credit card protection called CARDSAFE™. CARDSAFE™ protects the credit card holder by allowing the named credit card holder to exert a final PRE-APPROVAL of any and all transactions associated with a particular credit card or cards. The system and method consist of the following activities. At the time that a particular credit card is used in a credit card transaction at a remote terminal, the credit card processing company is contacted with the amount of the transaction and the account number. Concurrently, the card holder is immediately notified by one or more of the currently available electronic or wireless technologies, such as a telephone call, pager notification, wireless, Bluetooth®, Blackberry®, Research In Motion ("RIM®"), Wireless Application Protocol ("WAP") or the Internet. Upon receipt of this notification, the credit card holder will either approve or disapprove of the credit card transaction by using one or more of the currently available electronic or wireless technologies, such as a telephone call, pager notification, wireless, Bluetooth, Blackberry®, Research In Motion ("RIM®"), Wireless Application Protocol ("WAP"), satellite or the Internet. Unless or until the transaction is approved by the credit card holder, the transaction is not completed. Following notification to the credit card holder, approval or disapproval by the credit card holder can be real time or on a pre-approval or pre-disapproval basis. No credit card transactions can be effectuated without providing the named owner of the credit card an opportunity to approve of, or disapproved of, the credit card transaction. In this way, an unauthorized person who gains access to a particular account would not be able to

complete a transaction At the choice of the credit card owner, the CARDSAFE<sup>tm</sup> system can also  
be deactivated if desired. The CARDSAFE<sup>tm</sup> system is designed to work with any and all types  
3 of wireless, and wired, systems such as telephones, pagers, microwave, Internet and computers.

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